

## CENTRAL INTELLIGENCE AGENCY

## INFORMATION REPORT

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COUNTRY China

REPORT

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SUBJECT Chinese Communist Pamphlet Entitled  
"Group Health Insurance"

DATE DISTR. 12 January 1954

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REQUIREMENT

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PLACE ACQUIRED

REFERENCES

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The following is a translation of a Chinese Communist pamphlet entitled  
"Group Health Insurance. A Brief Explanation"

- a. Aims of Group Health Insurance: Labor insurance is now being tried in a few selected places. Very few people in this province are qualified to take out such insurance. In order to coordinate with the Labor Insurance Program, this company wishes to make a special offer of Group Health Insurance. Any group of workers numbering more than three members who are not covered by labor insurance may take out Group Health Insurance for the purpose of stabilizing their living conditions and promoting their welfare.
- b. Persons Qualified for the Insurance: Persons employed by government and private enterprises, stores, government institutions, and social organizations are eligible to take out this insurance.
- c. Age Limit: From 14 to 16 years, inclusive, regardless of sex.
- d. Physical Examination Not Required: Anyone who is in good health and is employed may take out this insurance. Those who have a chronic disease should state this fact clearly in their application, and provided the company consents, may obtain the insurance.
- e. Insurance Procedure: Please fill out our standard company application blanks in triplicate listing the names of the group and submit it, signed by (the applicant's) organization and countersigned by a responsible member of that organization, to the company for issuance of the policy. When the premium is paid, the insurance goes into effect.

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(Note: Washington Distribution Indicated By "W", et al. Distribution By "H")

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- f. Amount of Insurance Coverage: Insurance coverage is from JMP 2,500,000 to JMP 50,000,000 for every person insured.
- g. Premium Rate: The premium rate is JMP 1,000 per month for each JMP 1,000,000 of insurance (or 1/1,000).
- h. The Company's Responsibility:
- (1) The insurance will be paid in full if death is caused by sickness or accident;
  - (2) The insurance will be paid in full or in half if disability is caused by an accident.
- i. Not Included in the Company's Responsibilities: The company will not be liable in case of:
- |                     |  |
|---------------------|--|
| (1) Suicide         | (4) Personal violence                          |
| (1) Suicidal acts   | (5) War casualty (unless insured for war risk) |
| (2) Criminal acts   |  |
| (3) Fraudulent acts |  |
- j. Additional Insurance Coverage: The following insurance, if taken by group employees, must be taken by every member of the group. The amount of insurance coverage will be the same as that listed in paragraph f.
- (1) Medical Compensation Insurance Against Accident: Medical expenses for a person who suffers injury as the result of an accident will be fully paid provided that the expense in each case is not more than 20 percent of the total amount of insurance coverage.
  - (2) War Risk Insurance: War risk insurance will be paid in full or in half if the insured person is killed, crippled, or disabled by an air raid, by machine gun action, in war or in other similar activities. The premium rate for war risk insurance is JMP 1,000 per JMP 1,000,000 (or 1/1,000) of insurance.
- k. Monthly Modification of the Insured Person and the Amount of Insurance Coverage: Arrangements will be made once a month, if necessary, to handle the cases of persons who resign from their jobs, persons who are discharged from their jobs, or new employees joining the group. Any changes in the amount of insurance coverage will be handled on a monthly basis.
- l. Claim Settlement: If a member dies or is crippled, the claims or medical compensation will be paid by the company provided that a report made on the standard company form and a doctor's report, both in duplicate, with a certificate of accident and/or medical expense receipts, are submitted to and verified by the company.
- m. NOTE: This pamphlet is supplied to various organizations for reference. For detailed information, see our group insurance regulations.

25X1 [ ] Comment. It is not clear to which province this has reference.

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